Compliments of
Francene J. Cosman

Advisory Council
Status of Women

Mailing Address
PO Box 745
Halifax, Nova Scotia
B3J 2T3

424-8662 424-8664

NOVA SCOTIA ADVISORY COUNCIL ON THE STATUS OF WOMEN

Annual Report

For The Year Ending March 31, 1983

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Advisory Council on
the Status of Women
P.O. Box 745, Halifax, Nova Scotia, B3J 2T3

Tel. (902) 424-8662
424-8664

To His Honour

The Honourable John E. Shaffner
the Lieutenant Governor of Nova Scotia

Sir:

I have the honour to submit herewith the report of the Nova Scotia Advisory Council on the Status of Women for the fiscal year ended March 31, 1983.

Respectfully submitted,

T.R.B. Donahoe
Minister Responsible for
Status of Women

/sh

Advisory Council on
the Status of Women
P.O. Box 745, Halifax, Nova Scotia, B3J 2T3

Tel: (902) 424-8662
424-8664

The Honourable T.R.B. Donahoe
Minister Responsible for the
Status of Women
Province of Nova Scotia
Halifax, Nova Scotia

Sir:

I have the privilege on behalf of the Nova Scotia Advisory Council for the Status of Women to present our report on the work of the Council for the fiscal year ended March 31, 1983.

Respectfully submitted,

Francene Cosman

Francene J. Cosman (Mrs.)
President

FC/sh

NOVA SCOTIA ADVISORY COUNCIL ON THE STATUS OF WOMEN

MEMBERS

President
COSMAN, Francene J. Mrs.
59 Bedford Hills Road
Bedford, Nova Scotia
B4A 1J8

Chairperson
MCLEAN, Ellen Dr., O.C.
R.R. 1, Eureka
Pictou County, Nova Scotia
B0K 1B0

BUTLER, Edith Mrs.
East River Point, R.R. 1
Hubbards, Nova Scotia
B0J 1T0

MACDONALD, Marilyn Ms.
5780 Ogilvie Street
Halifax, Nova Scotia
B3H 1C2

DOUCET, Marilyn Mrs.
R.R. 1, La Butte
Meteghan River, Nova Scotia
B0W 2L0

MACGREGOR, Jane Mrs.
93 MacLean Street
Glace Bay, Nova Scotia
B1A 2K9

EMMETT, Dorothy Mrs.
Lawrencetown
Annapolis County, Nova Scotia
B0S 1M0

MACISAAC, Irene Mrs.
P.O. Box 266
Port Hawkesbury, Nova Scotia
B1A 2V0

GRANT, Deborah Ms.
5735 Inglis Street
Halifax, Nova Scotia
B3H 1K5

STEWART, Margaret Ms.
28 Leverett Avenue
Kentville, Nova Scotia
B4N 2K6

KELLY, Margaret Mrs.
1550 Edward Street
Halifax, Nova Scotia
B3H 3H7

THOMAS, Betty Ms.
11 Primrose Street, Apt. 21
Dartmouth, Nova Scotia
B3A 4C4

ADVISORY COUNCIL OFFICE

Telephone: 424-8662
424-8664

Suite 117, Roy Building
1657 Barrington Street
Halifax, Nova Scotia
B3J 2A1

Mailing Address:
P.O. Box 745
Halifax, Nova Scotia
B3J 2T3

COUNCIL'S MANDATE

The Nova Scotia Advisory Council on the Status of Women is a group of 12 persons appointed by Cabinet. Its membership includes an elected chairperson and vice chairperson and an appointed full-time President. The Council meets five times a year, with provision for up to five special meetings, if required. Three standing committees — Legislative, Program and Personnel — meet and make recommendations to the Council.

The mandate of the Council is twofold:

1) to advise the Minister upon such matters relating to the status of women as are referred to the Council for consideration by the Minister and
2) to bring to the attention of the Minister matters of interest and concern to women.

The Council in carrying out its duties may:

- receive and hear petitions and suggestions concerning the status of women
- undertake and recommend research on matters relevant to the status of women
- recommend and participate in programs concerning the status of women
- propose legislation, policies and practices to promote equality of opportunity and status and
- publish reports, studies and recommendations.

ANNUAL REPORT

Throughout the period March 1982 to March 1983, the Advisory Council was involved in activities focusing on the needs of women in Nova Scotia.

Members of the Council are from various regions of the province and are in close working contact with many women's groups.

During the past year, six Council meetings were held, one of which was a special meeting. In November, the Council met with the Policy Board. Six Executive Committee meetings were held.

The newsletter, begun in early 1982, is again being circulated to a large number of women's groups, organizations and individuals. This is felt to be an effective method of keeping in touch with large numbers of women throughout the province and of informing them of Council activities.

In June, Mrs. Francene Cosman was appointed President of the Advisory Council; the position had been vacant for five months. One of her initial goals was to create a climate of awareness about the role of the Council for the women of the province. The Council's mandate, as an advisor to government on issues affecting the status of women, makes it essential that a high profile be maintained among the women of the province.

The President met in the Clare and Meteghan area with women representing numerous organizations. Plans are being made for visits to other areas in the province in response to concerns expressed by women regarding such matters as employment and wife battering.

During the past year, the Advisory Council presented four briefs — to the Nova Scotia Royal Commission on Pensions on May 11, 1982; to the Federal Task Force on Micro-Electronics and Employment on July 16, 1982; to the Federal Task Force on Part-time Employment on September 12, 1982; and to the Nova Scotia Select Committee on Health on February 23, 1983. A number of recommendations were made in these submissions; they are included in this report. At the meeting with the Policy Board on November 9, 1982, a brief was presented outlining current issues and concerns of priority by the Council.

The Council was invited to participate in the Canadian Showcase of the International Conference on Teaching and Research Related to Women, held in Montreal, July 31, 1982. About 20 women's organizations in the province were asked to submit materials for the showcase. Edith Butler (Vice Chairperson of the Council) sand Faye Lee (Director of Publications and Reference, Department of Education) set up the display and were in attendance throughout the day to answer questions.

The Advisory Council's display module was set up at the Nova Scotia Fisheries Exhibition in Lunenburg in September, 1982, featuring brochures and literature on the Nova Scotia Advisory Council on the Status of Women. The module is considered to be an effective means of publicity.

The Fieldwork Program in the Digby-Annapolis region (from Digby to Weymouth) has continued; Mrs. Marian Watson served as fieldworker on a part-time basis. She has been working with the women of the area on matters reflecting the needs and concerns they have identified.

Two new publications were produced during this fiscal year. *Survival...a Sourcebook for Widows*, as well as *The Disabled Woman, Her Special Problems*, reflecting the views of interviewed disabled women. Plans are underway now, to publish a handbook for battered women.

A comprehensive study of the Labour Standards Code is being undertaken. Recommendations will be made to the Government of Nova Scotia for legislative changes which the Council feels are needed to protect women in employment.

The Council has begun meetings with representatives of provincial women's organizations to learn first-hand of their concerns and current projects. A meeting was held in December with the Women's Health Education Network and the Women's Institutes of Nova Scotia. In February, Johanna Oosterveld, Secretary of the Women's Committee, Nova Scotia Federation of Labour, spoke to the Council on the topic of equal pay for work of equal value.

The Advisory Council thanks the Administrator and staff for their support and assistance throughout the past year.

President's Speaking Engagements

In the past year, the President spoke to the following groups:

- Halifax Women's Network
- Beta Sigma Phi
- Federal Women's Progressive Conservative Caucus
- Adult Education Center — Bridgewater
- Atlantic Alliance of Insurance Women
- Business and Professional Women's Club
- Nova Scotia Insurance Women's Association
- Local Council of Women — Truro
- Acadia University Students of "History of Women"
- Mount St. Vincent University
- International Toast Mistress
- North Branch House Library
- Basinview-Lake Ville Guide's Association.

The President attended the Second Annual Canadian Conference on Day Care in Winnipeg, Manitoba, in September 1982. In October, 1982,

she attended a joint Council meeting in St. John's, Newfoundland, as well as the Initiative Conference on Women's Issues in Halifax, Nova Scotia. In November, she chaired the Canadian Pension Conference held in Halifax by the Atlantic Regional Council. In March, 1983, the President attended a meeting of National Women's groups in Ottawa.

HIGHLIGHTS OF BRIEFS

Brief Presented to the Nova Scotia Royal Commission on Pensions

The majority of Nova Scotia's and Canada's elderly population consists of women. In 1979, 60% of unmarried women aged 65 and over had incomes below the poverty level. The Advisory Council is naturally very concerned. It welcomed the opportunity to bring its views to the attention of the Nova Scotia Royal Commission on Pensions and to gain support for the need to improve the plight of women relative to pension income. The following are highlights of the brief it presented to the Commission.

The basic needs of women relative to pension income are no different than those of their male counterparts. Women would like to:

1) lead a comfortable life in their retirement years.
2) be able to enjoy the same standard of living after retirement as they did before retirement.
3) be treated as adequately as men in the area of retirement income and not be penalized for withdrawing from the labour force to bear and raise children, the latter occupation being of significant value to society as a whole.
4) achieve financial independence because the probability of being supported by a spouse in retirement years is low in view of the high rate of marriage breakdown and of the fact that women, on average, live longer than men.

The Canadian pension system forces a number of Nova Scotians and Canadians (particularly females) to lower their standard of living significantly after retirement. The Council recommended that revisions to the system be implemented to alleviate poverty among the elderly. The following are its recommendations indicated separately for each of the main pension programmes constituting the Canadian pension system.

Recommendations — Public or Government Plans

A. Old Age Security (OAS)
Federal Guaranteed Income Supplement (GIS)

We recommend that the amount of the GIS for unmarried people be increased to a level such that the total income for these elderly people with no spouse is at least equal to Statistics Canada low income lines, more commonly referred to as "poverty lines". This is, in our opinion, of paramount importance. According to Statistics Canada, 60% of unmarried women (45% of unmarried men) aged 65 and over in 1979 were living in poverty or with incomes below the poverty line.

The above recommendation will benefit both males and females, but the latter to a greater extent because more of them are affected or living in poverty.

B. Canada Pension Plan (CPP)

The following suggestions for modifications to the CPP are for the exclusive benefit of women. They serve to give women those benefits that men have enjoyed since the inception of the CPP by not penalizing women for the time spent performing socially valuable services, like caring for children and nursing disabled people.

Recommendation 1

That pension benefits be provided under the CPP in respect of those time periods spent by women in the home either raising children or caring for severely disabled people who would otherwise have to be put in an institution.

In the former case, service to be counted as pensionable under the CPP would be restricted to possibly only those years spent at home with children aged less than seven. Those are the years to which special consideration is given under the Quebec Pension Plan.

Benefits under the CPP for women for those time periods spent at home with children under age seven and/or live-in disabled people would be based on an assumed salary. Discussions on the appropriate level for such assumed salary have resulted in choosing a number close to the federal minimum wage, which was set at an annual figure of about $8,000 for 1980. Such a number is high enough to be meaningful but low enough to discourage women from giving up a paid job.

The above benefits would be provided to women, possibly through tax revenues, on a non-contributory basis, because such years of service are utilized to perform functions which benefit mankind as a whole.

Women who also work outside the home during those years when they had children under seven and/or live-in disabled people, and hence would have qualified for the above pension credit had they stayed in the home, would be guaranteed that the pension credits which they earned during that period on the basis of their actual earnings and contributions to the CPP would be no less than the above pension credit which would have been granted had they worked exclusively in the home.

Recommendation 2

That women whose main occupation is to keep house for someone else, without fixed cash compensation — hereinafter referred to as "homemakers" — be required to participate in the CPP. These would include wives who are chiefly engaged in keeping house for their husbands or for their husbands and children who are over seven years of age.

As under recommendation 1, benefits under the CPP for homemakers relative to the above years of service would be based on an assumed level of earnings approximately that of the federal minimum wage.

It would appear that contributions would be required to provide benefits under the CPP for homemakers in respect of the above years of service. The homemakers' duties would primarily benefit the individuals being looked after; it would appear unreasonable to expect our tax system to bear the additional cost as under recommendation 1. Instead, the individuals being looked after by the homemakers would be responsible for the funding of such benefits by making both the employee and employer portions of the CPP contribution.

We extend our recommendation one step further and suggest that homemakers who work outside the home on a part-time basis, and hence participate in the CPP in their own right, be given the option of increasing their earned pension credit to the above minimum level as long as the additional required contributions are made by the beneficiaries of the homemakers' services. Such additional contributions would amount to the difference between what the homemaker contributed had she been earning minimum wages.

Recommendation 3

That the equal splitting of pension credits under the Canada Pension Plan between the spouses upon divorce not be dependent on the spouse applying for such splitting within three years of the divorce. The dividing of the pension credits should be done automatically when the spouse applies for government benefits at retirement, if it has not been done previously. The three-year deadline for credit-splitting applications results in the fact that a number of spouses do not benefit from the above splitting of pension credits. In fact, there were 86,000 divorces in Canada between January, 1978, and March, 1980, but only 970 credit-splitting applications.

Recommendations — Private or Employer-Sponsored Plans

The following are our recommendations for improvements to private employer-sponsored pension plans. Most of the recommendations will result in more adequate pensions to men as well as to women. However, recommendation number 7 (dealing with survivors' benefits) will probably benefit women to a greater extent than men because there are, on average, more widows than widowers receiving pensions. The 1976 Census of Canada indicates 561,065 widows (133,345 widowers) receiving pensions out of a total 2,002,330 retirees.

Recommendation 1
That a plan member be entitled to pension benefits rather than a cash refund of personal contributions, after one year of service instead of after having both attained age 45 and completed 10 years of service. This earlier vesting or entitlement to pension benefits is necessary to enable employees who work for more than one employer in their working lifetime to accumulate pension credits which will become payable at age 65. Job mobility appears to be more common among women.

Recommendation 2
That the employer be required to pay at least half the cost of the deferred pension benefit granted to a plan member who terminates employment after satisfying the vesting rules described under recommendation 1. Any employee contributions in excess of those required to pay half the cost of the above deferred pension benefit would be refunded to the employee. Employees frequently pay for all the costs of their own pension entitlement until they are 45 or 50 years old.

Recommendation 3
That employees be given the option of transferring the value of the deferred pension benefit, to which they became entitled upon termination of employment, to a locked-in Registered Retirement Savings Plan (RRSP). Ideally, the above value would be based on the more conservative interest rate assumption normally utilized by the actuary in predicting costs (range 6% to 7%). Then the difference between the actual rate of return on the assets in the RRSP and the actuary's assumed rate may serve to protect the deferred pension benefit from the ravages of inflation between the member's date of termination of employment and attainment of age 65.

To make pensions more portable, a second alternative would be to permit terminating employees to transfer the value of their deferred pension benefit to the pension plan of the new employer. A potential problem area, however, is that of determining the value of the pension benefit to be transferred as well as the corresponding additional service credits to be granted. The final employer would establish the amount of the pension at retirement based on the employee's service with all employers. Will this responsibility placed on the final employer have financial implications?

Recommendation 4
That refunds of contributions paid to plan members who terminate employment before satisfying the vesting requirements, outlined under recommendtion 1, include interest at a reasonable rate, possibly set at 1% below the rate credited by Canadian chartered banks.

Recommendation 5
That pension benefits be protected against inflation by using the excess interest approach. Benefits would be improved out of gains to pension funds arising from investment earnings in excess of those assumed by the actuary in forecasting costs. For example, if the interest rate assumed was 6% but the actual rate of return on the pension assets was 10%, the fund would earn interest at the rate of 4% in excess of that anticipated. Assets would be segregated between active and retired lives with excess interest earnings on those pertaining to pensioners utilized to benefit them. Benefits relative to active members would be upgraded by excess interest gains on the applicable assets only if such benefits were based on career average earnings rather than final average earnings.

Recommendation 6
That all employers be required to provide pension plans for employees aged 18 to 64 working on a part-time or full-time basis. These mandatory pension plans would greatly benefit women as only 34% of working women are presently members of pension plans compared to 51% of working men. The reason for this appears to be based on the fact that more working women are employed by smaller businesses which do not have pension plans and/or are engaged in part-time work.

Recommendation 7
That survivors' benefits be incorporated in all employer-sponsored pension plans. This means that in the event of the death of a plan member, either while in the active service of the employer or after retirement, the spouse would receive at least 60% of the pension which had been earned up to the date of death or which was payable at the time of death. This recommendation will serve to alleviate the problem of poverty among existing elderly widows.

Conclusion

In closing, we wish to reiterate the fact that there is a strong need for revisions to the Canadian pension system if Nova Scotians and Canadians, particularly women, are to live comfortably in their retirement years rather than in poverty. In fact, maintaining the same standard of living after retirement as before retirement is of vital importance and can only be accommodated through improvements to the Canadian pension system.

Please allow us to share with you a well-proven recipe for longer life. The ingredients are independence or financial security, happiness and contentment. What better way is there to retain those ingredients after age

65 than by being assured of an adequate income during such retirement years?

Position Paper Submitted to the Task Force on Micro-Electronics and Employment

The Advisory Council categorized concerns under two headings:

A. The effects of the new technology on the employment of women
B. Health and safety factors in the office of the future

The following recommendations were made concerning the first category (A):

1) That a publicity program be initiated on the nature of technology: a) With a particular focus directed toward women. b) To raise the awareness of the public regarding Information Technology. c) Its widespread effects on employment.
2) That computer literacy courses be made an integral part of all secondary school curricula.
3) That in-service programs be conducted for guidance counsellors, stressing the urgency and appropriate approach, to encourage female students to take mathematics, science and computer technology courses, in preparation for new job opportunities.
4) That retraining opportunities be provided for all staff employees but particularly for those whose positions are in danger of becoming redundant. Such opportunities may include sabbatical leaves, education leaves, leaves of absence, in-service programs, on-the-job training, etc. They should be provided at little or no cost to the employee.

The Nova Scotia Advisory Council on the Status of Women recommended the following with respect to the second category (B):

1) That in-service training, stressing the potential health and safety hazards in the operation of video display terminals be mandatory for office staff employees, during their regular working hours.
2) That in-service training be mandatory for managerial staff, in offices where video display terminals are operated by employees, stressing the precautionary measures that should be taken in office arrangement.
3) That more research be conducted in the levels of radiation emission considered to be safe for all employees operating video display terminals but particularly for pregnant women.

A copy of the entire brief is available upon request.

Brief Submitted to the Commission of Inquiry into Part-Time Work

In the past seven years the number of part-time workers in Nova Scotia is up by 53%. The percentage of Nova Scotians employed part-time is slightly higher than the national average comprising 13.9% of the total labour force. Seventy-two percent of part-time workers are women.

The Council recommends that part-time work with pro-rated fringe benefits be made available to both men and women; that part-time occupational experience be encouraged for young people in different areas of work to help them make appropriate career choices; and that part-time work (consulting or honorary) be encouraged for people beyond the usual retirement age.

Part-time work is a solution to the problem women face who wish to combine paid employment with the responsibility of raising a family. The flexibility that part-time work gives is one of the advantages.

Though there are those who feel that part-time employment allows them to keep their professional skills up-dated, such as in teaching or nursing, this is not necessarily so. Likewise, part-time employment rarely, if ever, allows for job or skills training, and little or no advancement opportunities.

Part-time work is needed by diverse elements of society: youths with low education or poor work skills who need exposure to greater work opportunities; people returning to the work force or entering it for the first time; people who for many reasons cannot work the average 40 hour workweek; individuals who are phasing out of the work force before retirement; and individuals wishing to pursue both work and leisure time in a more balanced ratio.

There are advantages and disadvantages to part-time work. The person seeking part-time work must weigh these factors carefully before coming to a decision.

The Council believes:

1) part-time work opportunities probably will continue to expand.
2) that the status of part-time work must be improved by pro-rating benefits proportional to those receiving full benefits working full-time in the same job.
3) that opportunities to improve skills must be made available to increase opportunity for upward mobility.
4) that flexible work-hours must be permitted to accommodate part-time work.
5) that current employment and unemployment laws must be reviewed to improve the part-time workers conditions.

A copy of the entire brief is available upon request.

Brief Submitted to the Select Committee on Health

The following recommendations were made by the Advisory Council to the Select Committee of Health:

1) We recommend that the government be responsible for initiation and implementation of health awareness programs, starting with a planned program in selected areas of the province (e.g., well women's clinics, mental health education) and that these programs be adaptable to all areas of the province.
2) We urge an ongoing policy of well women's clinics to be held in easily accessed regions of Nova Scotia and that the Department of Health establish ongoing dialogue with the Registered Nurses Association of Nova Scotia to determine the view of its members, whether or not nursing professionals would want to take on the responsibility of the pap smear technique in well women's clinics.
3) We urge that health professionals receive greater emphasis in their training concerning the physical, mental and emotional health of women. Further, that the government encourage a greater emphasis upon human relationships in the training of all health care personnel and such professional groups as social workers, family court workers and others.
4) Provisions of prenatal classes and education must be equally accessible to all those requiring them and provided as close as possible to the place of residence as is consistent with medical facilities.
5) The government is encouraged to establish high-risk registers during pregnancy and postnatally by the medical profession and other parts of the health system.
6) We recommend that government encourage hospital authorities to allow parents unlimited access to their children when medically reasonable and to provide rooming-in facilities if possible.
7) We again recommend that a sequential family life science program be mandatory in all schools in Nova Scotia.
   We urge the government to place greater emphasis upon health and family life education of children in the entire school system.
9) The Advisory Council supports the use of seat belts and recommends that the Act governing the use of seat belts through legislation be proclaimed.
10) The Advisory Council urges that the Department of Health work in conjunction with the Nova Scotia Medical Society and the Dalhousie Medical School to establish courses, programs and curriculum which will present accurate attitudes towards women and their health needs and offer mandatory courses pertaining to women's health needs to all those entering the field of medicine as well as refresher courses for those who have already graduated.

11) We urge the establishment of a special cabinet committee between Health, Social Services, Drug Abuse, Education and the Attorney General with authority to include other departments, to address the issue of spousal violence and seek ways of remedying the situation.
12) We recommend the immediate establishment of awareness training on Child Abuse for people whose job it is to work with youngsters, such as school teachers, church workers, Guide, Brownie and Scout leaders, among others.

    We urge the funding of a central, twenty-four hour available phone number service for information and referral on the problem and the means whereby better reporting, better follow-up and better prevention can occur.
13) We urge the Department of Health to put in place the mechanisms for gathering the data and responding to any nuclear generating plant accident.
14) We believe that people have the right to know well in advance what chemicals and herbicides are being used by government by whom, where, when and why, through a system of public information, several days in advance. We urge the government to adopt a policy in conjunction with the Department of Health and the Department of Environment of advance notice.
15) We recommend that the rate of miscarriage, still-birth, birth-defects, neo-natal deaths or reproductive problems must be linked to parental work histories.
16) We urge that ongoing collection of data be gathered in relationship to the health of workers and that the period of time the data are gathered be a lengthy one.
17) We urge that more research be conducted in the levels of radiation emission considered to be safe for all employees operating VDT's but in particular the pregnant women.
18) We urge that the Government of Nova Scotia continue to fund medical and other research into health and safety concerns of persons working with micro-electronics equipment, paying particular attention to the adequacy of currently acceptable levels of radiation emission. We urge that the Government of Nova Scotia develop and adopt health and safety standards for workers using office automation equipment, including VDT's and taking into account such factors as visual considerations, psychological considerations and psyco-social considerations in the work place.

A copy of the entire brief is available upon request.

FINANCIAL REPORT

1981-1982 Approved Budget $209,200

Salaries & Wages	$103,243
Travel	$ 22,953
Professional Services	$ 14,227
Supplies & Services	$ 12,088
Other	$ 6,981

1982-1983 Estimate Budget $218,600

Salaries & Wages	$123,600
Travel	$ 47,000
Professional Services	$ 18,000
Supplies & Services	$ 22,000
Other	$ 8,000